

**Fill in this information to identify your case:**

Debtor 1 Larry Kenneth Bowman, Jr.  
 First Name Middle Name Last Name

Debtor 2 Amy Laurel Bowman  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number: 23-02337  
 (If known)

☐ Check if this is a modified plan, and list below the sections of the plan that have been changed.

☐ Pre-confirmation modification  
☐ Post-confirmation modification

## District of South Carolina

### Chapter 13 Plan

5/22

**Part 1: Notices**

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

4414

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely objection to confirmation. **To determine the deadline to object to this plan, you must consult the Notice of Bankruptcy Case or applicable Notice/Motion served with this plan.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan**

2.1 The debtor will pay the trustee as follows:

\$350.00 per Month for 60 months

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court, unless otherwise ordered.

2.2 **Regular payments to the trustee will be made from future income in the following manner:**

- ☐ The debtor will make payments pursuant to a payroll deduction order.  
☐ The debtor will make payments directly to the trustee.  
☒ Other (specify method of payment):  
 Debtor will enroll in TFS Billpay.

### 2.3 Income tax refunds.

☒ The debtor will retain any income tax refunds received during the plan term.

☐ The debtor will treat income refunds as follows:

### 2.4 Additional payments.

☒ The debtor will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment

In addition to the payments listed above, Debtor shall pay the trustee all net non-exempt proceeds from the sale of the real property located at 212 Thomaston Ave in Summerville, SC Dorchester County tax map 153-08-041-000-C. Debtor shall actively market the property and shall file all required motions necessary to obtain any Court approval of a closing on or before April 7, 2024 which is 8 months from the date of the bankruptcy petition.

Failure to timely file such application shall be considered a violation of the terms of the Chapter 13 plan and a basis for dismissal, unless an extension of this time is requested prior to the deadline, and granted by the Court.

## Part 3: Treatment of Secured Claims

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

### 3.1 Maintenance of payments and cure or waiver of default, if any.

☒ **3.1(b)** The debtor is in default and will maintain the contractual payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor. The arrearage payments will be disbursed by the trustee, with interest, if any, at the rate stated. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court.

Name of Creditor	Collateral	Estimated amount of arrearage	Interest rate on arrearage (if applicable)	Monthly payment on arrearage
Brandy mill HOA	212 Thomaston Ave Summerville, SC 29485 Dorchester County TMS: 153-11-08-041-000-C	\$1,600.00	0.00%	\$27.00
		Includes amounts accrued through the August 2023 payment		(or more)

☒ **3.1(e) Other.** A secured claim is treated as set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a treatment is provided in Section 8.1.

### 3.2 Request for valuation of security and modification of undersecured claims.

☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

### 3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Lien avoidance.**

☒ **None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

☒ The debtor elects to surrender the collateral that secures the claim of the creditor listed below. A copy of this plan must be served on all co-debtors. The debtor requests that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any creditor who has filed a timely proof of claim may file an amended proof of claim itemizing the deficiency resulting from the disposition of the collateral within a reasonable time after the surrender of the property. Any such amended claim, if allowed, will be treated in Part 5.1 below.

**Name of Creditor**

**Barclays Bank Delaware-jdgmt**

**Conger Sr, Waters, and Rev Tr of Waters - jdgmt**

**First National Bank of South Carolina - mtg**

**South Carolina Federal Credit Union -jdgmt**

**Trio Rentals - jdgmt**

**US Small Business Admin 1750 - mtg**

**US Small Business Admin 5007- mtg**

**Collateral**

**103 Tiffany Ln Summerville, SC 29485 Dorchester County  
TMS: 1530105029000**

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TMS: 1530105029000**

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TMS: 1530105029000**

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TMS: 1530105029000**

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TMS: 1530105029000**

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TMS: 1530105029000**

**103 Tiffany Ln Summerville, SC 29485 Dorchester County  
TMS: 1530105029000**

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee’s fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee’s fees**

Trustee’s fees are governed by statute and may change during the course of the case.

**4.3 Attorney’s fees.**

- a. The debtor and the debtor’s attorney have agreed to an attorney’s fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge’s guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney’s compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney’s fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor’s attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$\_\_\_\_ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$\_\_\_\_ or less.

**4.4 Priority claims other than attorney’s fees and those treated in § 4.5.**

The trustee shall pay all allowed pre-petition 11 U.S.C. § 507 priority claims, other than domestic support obligations treated below, on a *pro rata* basis. If funds are available, the trustee is authorized to pay any allowed priority claim without further modification of the plan.

☐ **Domestic Support Claims.** 11 U.S.C. § 507(a)(1):

- a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to \_\_\_\_ (state name of DSO recipient), at the rate of \$\_\_\_\_ or more per month until the balance, without interest, is paid in full.  
*Add additional creditors as needed.*

- b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
- c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are available after payment of all other allowed claims.

- ☒ The debtor estimates payments of less than 100% of claims.
- ☐ The debtor proposes payment of 100% of claims.
- ☐ The debtor proposes payment of 100% of claims plus interest at the rate of %.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims.**

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.**

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor as stated below:**

- ☒ Upon confirmation of the plan, property of the estate will remain property of the estate, but possession and use of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor.
- ☐ **Other.** The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

*The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.*

**8.1 (a) Bank NY Mellon; 1<sup>st</sup> mortgage, 212 Thomaston Ave, Summerville SC 29486 Dorchester County Tax map 153-11-08-041-000-C**

Debtor proposes to pay the claim secured by 1st mortgage on 212 Thomaston Ave in Summerville SC in full from proceeds of the sale of the property.

Debtor also proposes to make monthly adequate protection payment to Bank NY Mellon in the amount of \$1513.04. Trustee will make no disbursement on this secured claim.

**8.1 (b) South State Bank; 2<sup>nd</sup> mortgage; 212 Thomaston Ave, Summerville SC 29486 Dorchester County Tax map 153-11-08-041-000-C**

Debtor proposes to pay the claim secured by 2nd mortgage on 212 Thomaston Ave in Summerville SC in full from proceeds of the sale of the property.

Debtor also proposes to make monthly adequate protection payment to South State Bank in the amount of \$855.00. Trustee will make no disbursement on this secured claim.

**8.1 (c) SC Federal Credit Union: judgement lien; 212 Thomaston Ave, Summerville SC 29486 Dorchester County Tax map 153-11-08-041-000-C**

Debtor proposes to pay the claim secured by judgment lien on 212 Thomaston Ave in Summerville SC in full from proceeds of the sale of the property.

Debtor also proposes to make monthly adequate protection payment to SC Federal Credit union in the amount of \$452.00. Trustee will make no disbursement on this secured claim.

**8.1 (d) Barclays Bank Delaware: judgement lien; 212 Thomaston Ave, Summerville SC 29486 Dorchester County Tax map 153-11-08-041-000-C**

Debtor proposes to pay the claim secured by judgment lien on 212 Thomaston Ave in Summerville SC in full from proceeds of the sale of the property.

Debtor also proposes to make monthly adequate protection payment to Barclays Bank Delaware in the amount of \$130.00. Trustee will make no disbursement on this secured claim.

**8.1 (e) Trio Rentals: judgement lien; 212 Thomaston Ave, Summerville SC 29486 Dorchester County Tax map 153-11-08-041-000-C**

Debtor proposes to pay the claim secured by judgment lien on 212 Thomaston Ave in Summerville SC in full from proceeds of the sale of the property.

Debtor also proposes to make monthly adequate protection payment to Trio Rentals in the amount of \$119.00. Trustee will make no disbursement on this secured claim.

**8.1 (f) Conger Sr., Waters, and Revocable Trust of Waters: \$157,265.97 judgement lien; 212 Thomaston Ave, Summerville SC 29486 Dorchester County Tax map 153-11-08-041-000-C**

Debtor proposes to pay the claim secured by judgment lien on 212 Thomaston Ave in Summerville SC in full from proceeds of the sale of the property.

Debtor also proposes to make monthly adequate protection payment to Conger Sr, Waters, and Revocable Trust of Waters in the amount of \$2,055.00. Trustee will make no disbursement on this secured claim.

**Part 9: Signatures:**

**9.1 Signatures of debtor and debtor attorney**

X /s/ Larry Kenneth Bowman, Jr.  
**Larry Kenneth Bowman, Jr.**  
Signature of Debtor 1

Executed on August 15, 2023

X \_\_\_\_\_  
Signature of Debtor 2

Executed on \_\_\_\_\_

X /s/ David C. Gaffney  
**David C. Gaffney 10112**  
Signature of Attorney for debtor DCID#

Date August 15, 2023

**By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.**

**United States Bankruptcy Court  
District of South Carolina**

In re Larry Kenneth Bowman, Jr.

Debtor(s)

Case No. 23-02337

Chapter 13

**CERTIFICATE OF SERVICE**

I hereby certify that on August 15, 2023, a copy of Chapter 13 Plan was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

James Wyman, ch 13 Trustee, via CMECF

US Trustee, via CMECF

see attached mailing matrix

/s/ David C. Gaffney

David C. Gaffney 10112  
Gaffney Law Firm, P.A.  
P.O. Box 3966  
West Columbia, SC 29171-3966  
803-781-0500 Fax: 803-454-9900  
david@gaffneylawfirm.com

Label Matrix for local noticing

0420-2

Case 23-02337-eg

District of South Carolina

Charleston

Tue Aug 15 14:13:14 EDT 2023

AT AND T

care-of Bankruptcy

1801 Valley View Lane

Dallas TX 75234-8906

(p)ABSOLUTE RESOLUTIONS CORPORATION

8000 NORMAN CENTER DRIVE SUITE 350

BLOOMINGTON MN 55437-1118

Aerican Express National Bank

care-of Becket and Lee LLP

PO Box 3001

Malvern PA 19355-0701

American Express Nat Bank

care-of Becket and Lee LLP

PO Box 3001

Malvern PA 19355-0701

(p)AUTOMONEY INC

ATTN ABIGAIL SCUDDER DUFFY

450 MEETING ST

CHARLESTON SC 29403-5522

Barclays Bank Delaware

care-of Michael Brittain Travis

PO Box 80416

Charleston SC 29416-0416

Brandymill HOA

PO Box 1086

Summerville SC 29484-1086

Clarkson and Hale, LLC

PO Box 287

Columbia SC 29202-0287

Discover

PO Box 3025

New Albany OH 43054-3025

AAFA of South Carolina Inc

135 N Church St

Spartanburg SC 29306-5138

AT AND T Corp.

American InfoSource as agent

PO Box 5072

Carol Stream IL 60197-5072

Absolute Resolutions Investments, LLC

care-of Cawley And Bergmann LLC

550 Broad St, Ste 1001

Newark NJ 07102-4542

Allen Conger Sr.

care-of Thomas P Krahe II

222 West Coleman Blvd

Mount Pleasant SC 29464-3494

American InfoSource as agent

PO Box 4457

Houston TX 77210-4457

(p)AUTOMOTIVE FINANCE CORPORATION

11299 N ILLINOIS ST

CARMEL IN 46032-8887

Larry Kenneth Bowman Jr.

212 Thomaston Ave

Summerville, SC 29485-8247

Capital One

Attn: Bankruptcy

PO Box 30285

Salt Lake City UT 84130-0285

(p)PAYLIANCE

2 EASTON OVAL

STE 310

COLUMBUS OH 43219-6193

(p)DISCOVER FINANCIAL SERVICES LLC

PO BOX 3025

NEW ALBANY OH 43054-3025

ACS Primary Care Physicians of SE, PC

care-of Wakefield And Assoc LLC

PO Box 51272

Knoxville TN 37950-1272

AT AND T Corp.

care - of AT AND T Services Inc.

Lead Paralegal

One AT AND T Way Room 3A104

Bedminster NJ 07921

Advance America

125 N Church St.

Spartanburg SC 29306

American Express

PO Box 6985

Buffalo NY 14240-6985

Ashley Funding Servvices LLC

care-of Resugent Capital LLC

PO Box 10587

Greenville SC 29603-0587

Barclays Bank Delaware

Attn: Bankruptcy

PO Box 8801

Wilmington DE 19899-8801

Brandymill Comm Assoc Inc.

aka Brandymill HOA

care-of Brian Kimmel , agent

121 New Sprint Ct

Summerville SC 29485-5245

Capital One, N.A.

care-of Becket and Lee LLP

PO Box 3001

Malvern PA 19355-0701

Devin T Waters

care-of Thomas P Krahe II

222 W Coleman Blvd

Mount Pleasant SC 29464-3494

Dorchester County Tax Collector

Dorchester County

201 Johnston St

Saint George SC 29477-2412

Dorchester County Treasurer  
Dorchester County  
201 Johnston Street  
Saint George SC 29477-2412

ERC Document Page 8 of 11  
PO Box 57610  
Jacksonville FL 32241-7610

(p)EQUIFAX INC  
1550 Peachtree Street NE  
Atlanta, GA 30309

Experian -www dispute-  
PO Box 2002  
Allen TX 75013-2002

First Financial of Charleston  
5025 Dorchester Rd  
North Charleston SC 29418-5604

(p)FIRST NATIONAL BANK OF SC  
PO BOX 897  
SUMMERVILLE SC 29484-0897

David C. Gaffney  
Gaffney Law Firm, P.A.  
PO Box 3966  
West Columbia, SC 29171-3966

Hamilton County Superior Court 2  
One Hamilton Square, No. 384  
Noblesville IN 46060-2232

I.C. Systems Inc.  
PO Box 64378  
Saint Paul MN 55164-0378

Innovis  
PO Box 1689  
Pittsburgh PA 15230-1689

Internal Revenue Service -p-  
Centralized Insolvency Operation  
PO Box 7346  
Philadelphia PA 19101-7346

Kohls-Capital One  
Kohls Card  
Support-Bankruptcy  
PO Box 3120  
Milwaukee WI 53201-3120

Larry Kenneth Bowman Sr.  
103 Tiffany Lane  
Summerville SC 29485-4617

Cynthia Jordan Lowery  
Moore & Van Allen PLLC  
78 Wentworth Street  
Post Office Box 22828  
Charleston, SC 29413-2828

Marion County Superior Court-Civil Div.  
200 E. Washington St., No.T-1221  
Indianapolis IN 46204-3320

Midland Funding  
2365 Northside Dr Ste 300  
San Diego CA 92108-2710

Midland Funding LLC  
1703 Laurel St  
Columbia SC 29201-2660

Midland Funding LLC  
PO Box 2011  
Warren MI 48090-2011

Midland Funding LLC  
care-of Stephen Elias Fain  
PO Box 287  
Columbia SC 29202-0287

Mr. Cooper  
Attn - Bankruptcy  
8950 Cypress Waters Blvd  
Coppell TX 75019-4620

Nationwide Credit, Inc  
PO Box 14581  
Des Moines IA 50306-3581

Navy Federal Credit Union  
820 Follin Lane  
Vienna VA 22180-4907

NextGear Capital Inc  
care-of Michael Gilbert Gibson  
1320 City Center Dr  
Suite 100  
Carmel IN 46032-3816

NextGear Capital Inc.  
care-of Amanda Dalton Stafford  
111 Monument Cir  
Ste 900  
Indianapolis IN 46204-5106

Portfolio Recovery Associates -POC-  
PO Box 12914  
Norfolk VA 23541-0914

Mary Powers  
Robertson, Anschutz, Schneid, Crane & Pa  
110 Frederick Street  
Ste 200  
Greenville, SC 29607-2580

Primeway FCU  
Attn: Bankruptcy  
PO Box 53088  
Houston TX 77052-3088

Purpose Money  
710 Bacons Bridge Rd Ste E  
Summerville SC 29485-4208

Receivables Performance Management LLC  
PO Box 1548  
Lynnwood WA 98046-1548

Resurgent Capital Servcies  
PO Box 1927  
Greenville SC 29602-1927



Revocable Trust of Devin T Waters  
care-of Thomas P Krahe II  
222 W Coleman Blvd  
Fountain Inn SC 29644

Richard Lambert  
820 Creekside Drive  
Mount Pleasant SC 29464-3606

S.C. Department of Revenue  
Correspondence  
PO Box 125  
Columbia SC 29202-0125

S.C. Department of Revenue  
GEAR  
300A Outlet Pointe Boulevard  
Columbia SC 29210-5666

S.C. Department of Revenue  
PO Box 12265  
Columbia SC 29211-2265

SC Federal Credit Union  
2175 Credit Union Ln  
Charleston SC 29406-4915

SC Federal Credit Union  
care-of Cynthia Jordan Lowery  
PO Box 22828  
Charleston SC 29413-2828

Scott And Associates PC  
PO Box 115220  
Carrollton TX 75011-5220

South Carolina Fed Cd Un  
PO Box 190012  
North Charleston SC 29419-9012

South Carolina Federal Credit Union  
PO Box 190012  
North Charleston, SC 29419-9012

South Carolina Federal Credit Union  
care-of Cynthia Lowery  
Moore Van Allen  
78 Wentworth St  
Charleston SC 29401-1428

South State Bank  
PO Box 118068  
Charleston SC 29423-8068

South State Bank  
PO Box 1900  
Cornelia GA 30531-7900

South State Bank LOC  
PO Box 118068  
Charleston SC 29423-8068

Southeastern Hosp Svc PC  
care-of Wakefield And Assoc LLC  
PO Box 51272  
Knoxville TN 37950-1272

Synccb-Belk  
Attn: Bankruptcy  
PO Box 965060  
Orlando FL 32896-5060

Synccb-hhgreg  
Attn: Bankruptcy  
PO Box 965060  
Orlando FL 32896-5060

Synchrony Bank  
PO Box 965027  
Orlando FL 32896-5027

Synchrony Bank-Bp  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando FL 32896-5060

Synchrony Bank-Care Credit  
attn: Bankruptcy  
PO Box 965060  
Orlando FL 32896-5060

Synchrony Bank-Walmart  
Attn: bankruptcy dept  
PO Box 965060  
Orlando FL 32896-5060

Synchrony Bank-Walmart  
care-of Portfolio Recovery Associates L  
120 Corporate Blvd  
Norfolk VA 23502-4952

Systems And Services  
Technologies-Best Egg  
Attn: Bankruptcy  
4315 Pickett Rd  
Saint Joseph MO 64503-1600

The Bank NY Mellon  
care-of NationStar dba Mr. Cooper  
Attn Bk Dept  
PO Box 619096  
Dallas TX 75261-9096

The Bank of New York Mellon  
Robertson, Anschutz, Schneid, Crane  
13010 Morris Rd., Suite 450  
Alpharetta, GA 30004-5094

The Bank of New York Mellon  
PO Box 619096  
Dallas TX 75261-9096

(p)TMX FINANCE LLC FORMERLY TITLEMAX  
15 BULL STREET  
SUITE 200  
SAVANNAH GA 31401-2686

Trans Union  
PO Box 1000  
Chester PA 19016-1000

Transworld Systems Inc  
PO Box 15520  
Wilmington DE 19850-5520

Transworld Systems Inc.  
PO Box 15618  
Dept 940  
Wilmington DE 19850-5618

Transworld Systems, Inc.  
2235 Mercury Way, Suite 275  
Santa Rosa CA 95407-5463

Transworld Systems, Inc.  
507 Prudential Road  
Horsham PA 19044-2308

Trident Regional  
295 Midland Parkway  
Summerville SC 29485-8104

Trio Rentals  
125 Axtell Dr  
Summerville SC 29485-3403

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201-2448

(p)US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

U.S. Small Business Administration  
200 W. Santa Ana Blvd., Ste 740  
Santa Ana CA 92701-7534

US Bank  
ATTN: 790185  
1005 Convention Plaza  
Saint Louis MO 63101-1229

(p)U S BANK  
4801 FREDERICA STREET  
OWENSBORO KY 42301-7441

US Department of Education  
Federal Offset Unit  
PO Box 5227  
Greenville TX 75403-5227

US Department of the Treasury  
Attn: Bankruptcy  
1500 Pennsylvania Ave, NW  
Washington DC 20220-0002

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

US Small Business Admin 1750  
200 W Santa Ana Blvd., Ste 740  
Santa Ana CA 92701-7534

USPS Greater South Carolina  
United States Postal Service  
Office of the Consumer Advocate  
475 L'Enfant Plaza SW RM 4541  
Washington DC 20260-0004

Verizon Wireless  
care-of American Infosource LP  
PO Box 4457  
Houston TX 77210-4457

James M. Wyman  
PO Box 997  
Mount Pleasant, SC 29465-0997

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Absolute Resolutions Investments LLC  
care-of Absolute Resolutiosn Corp.  
8000 Norman Centr Dr STe 350  
Minneapolis MN 55437

Auto Money Inc  
450 B Meeting St  
Charleston SC 29403

Automotive Finance Corporation  
11299 N Illinois St  
Carmel IN 46032

Cybrcollect  
Attn: Bankruptcy  
3 Easton Oval Ste 210  
Columbus OH 43219

Discover Financial  
Attn: Bankruptcy  
Department  
PO Box 15316  
Wilmington DE 19850

Equifax  
Po Box 740241  
Atlanta GA 30374-0256

First National Bank of South Carolina  
415 N. Main St  
Summerville SC 29483

TitleMax of South Carolina Inc.  
15 Bull Sts Ste 200  
Savannah GA 31401

U. S. Bank NA  
dba Elan Financial Services  
Bk Dept  
PO Box 108  
Saint Louis MO 63166-0108

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)South Carolina Federal Credit Union	End of Label Matrix	
PO Box 190012	Mailable recipients	105
North Charleston SC 29419-9012	Bypassed recipients	1
	Total	106